

NEBRASKA ENERGY OFFICE

2019 Emergency Flood Response



The Mission of the Nebraska Energy Office is to promote the efficient, economic and environmentally responsible use of energy.

Dollar & Energy Saving Loan Program

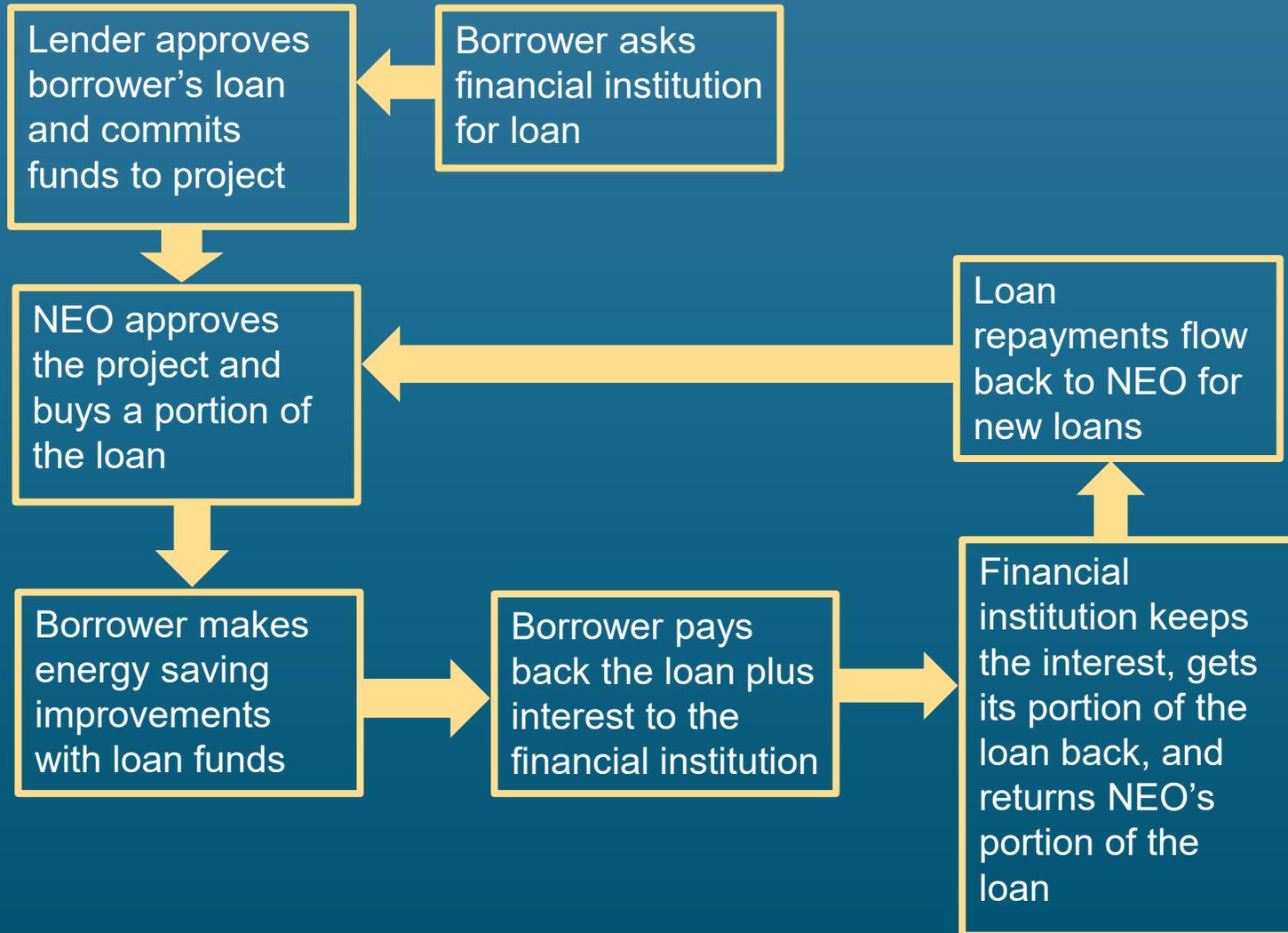
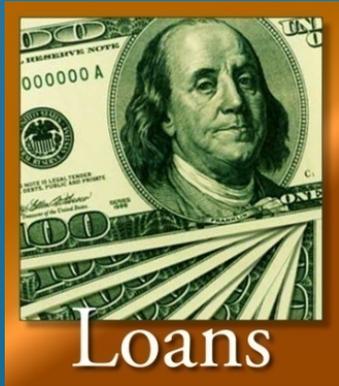
- **Started in 1990**
- **Low interest loans to individuals, business, local governments**
- **\$13 million revolving fund (oil-overcharge, ARRA funds)**

Dollar & Energy Saving Loan Program

- Work with Nebraska chartered lenders
- Energy efficiency and renewable energy
 - Appliance Replacement
 - Doors and Windows
 - Heating, Cooling and Water Heater Replacement
 - Insulation
- 1.0% - 5% loans to individuals, businesses, local governments
- Calendar 2018
 - \$7.9 million; 278 projects
- Total 1990-2018
 - \$348 mm improvements
 - \$168 million loaned
 - 29,298 projects



Dollar & Energy Saving Loan Program



Dollar & Energy Saving Loan Program

Flood Assistance



Effective immediately, the Nebraska Energy Office, in conjunction with Nebraska lending institutions, is offering under the Dollar and Energy Saving Loans Program, **1% loans*** with a 90% participation from NEO, to assist those affected by flooding in repairing their home, **provided the home has not been condemned.**

*Subject to lender approval.

Dollar & Energy Saving Loan Program

Flood Assistance



The Energy Office is allowing loan projects to be submitted as emergencies.

Projects must be submitted to NEO prior to installation to check for compliance with program requirements. But, if improvements have already been made, and the owner wishes to apply for the 1% loan, NEO will accept applications for completed improvements if they meet program requirements.

Every effort will be made to process emergency approvals within 48 hours.

Dollar & Energy Saving Loan Program

Flood Assistance

Improvements that may be made under the 1% offering:

Appliance Replacement – if the borrower's existing appliances were damaged destroyed by flood water, they can purchase a replacement under the emergency replacement process. NEO covers refrigerators, dishwashers, clothes washers & dryers and freezers. Appliances must be ENERGY STAR® qualified. Stoves are not covered.

Doors and Windows – if they lost windows and doors, or they were damaged beyond repair, they can replace them under the emergency replacement process in order to seal their homes from the elements. The requirements for windows and doors are listed on Form 2-Window/Door.

Dollar & Energy Saving Loan Program

Flood Assistance

Improvements that may be made under the 1% offering:

Heating, cooling, and water heater equipment — can be replaced if they are deemed unsafe, red tagged or a contractor's statement shows items are not safe to operate. Furnaces must be 95% efficient. Central air conditioners must be 16 SEER/13 EER. Heat pumps must be 15 SEER/12.5 EER/8.5 HSPF. Water heaters must have an EF .93 for electric and .82 for gas. NEO also allows emergency replacements on electric furnaces.

Insulation — any damaged insulation that must be removed and replaced, as well as the cost of the drywall and cost to finish (except painting). Damaged siding can be included as long as the project is completed to program guidelines, which are listed on Form 2.

Dollar & Energy Saving Loan Program

Flood Assistance

Improvements that may be made under the 1% offering:

Foundation Walls – May be replaced/repared if insulated according to program guidelines.



Dollar & Energy Saving Loan Program

Flood Assistance

- The Nebraska Energy Office encourages all lenders to consider participating in this special financing opportunity to assist those impacted by the flooding in securing low-interest financing during this challenging time.
- Project forms are available at:
<http://www.neo.ne.gov/loan/index.html#getting>
- Lender Forms are available at:
<http://www.neo.ne.gov/loan/lender/forms.htm>

This program will end on July 1, 2019 – subject to availability of funds

Questions contact: Aaron.Miller@nebraska.gov - 402-471-3359
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Weatherization Assistance for Low Income Households

Flood Assistance

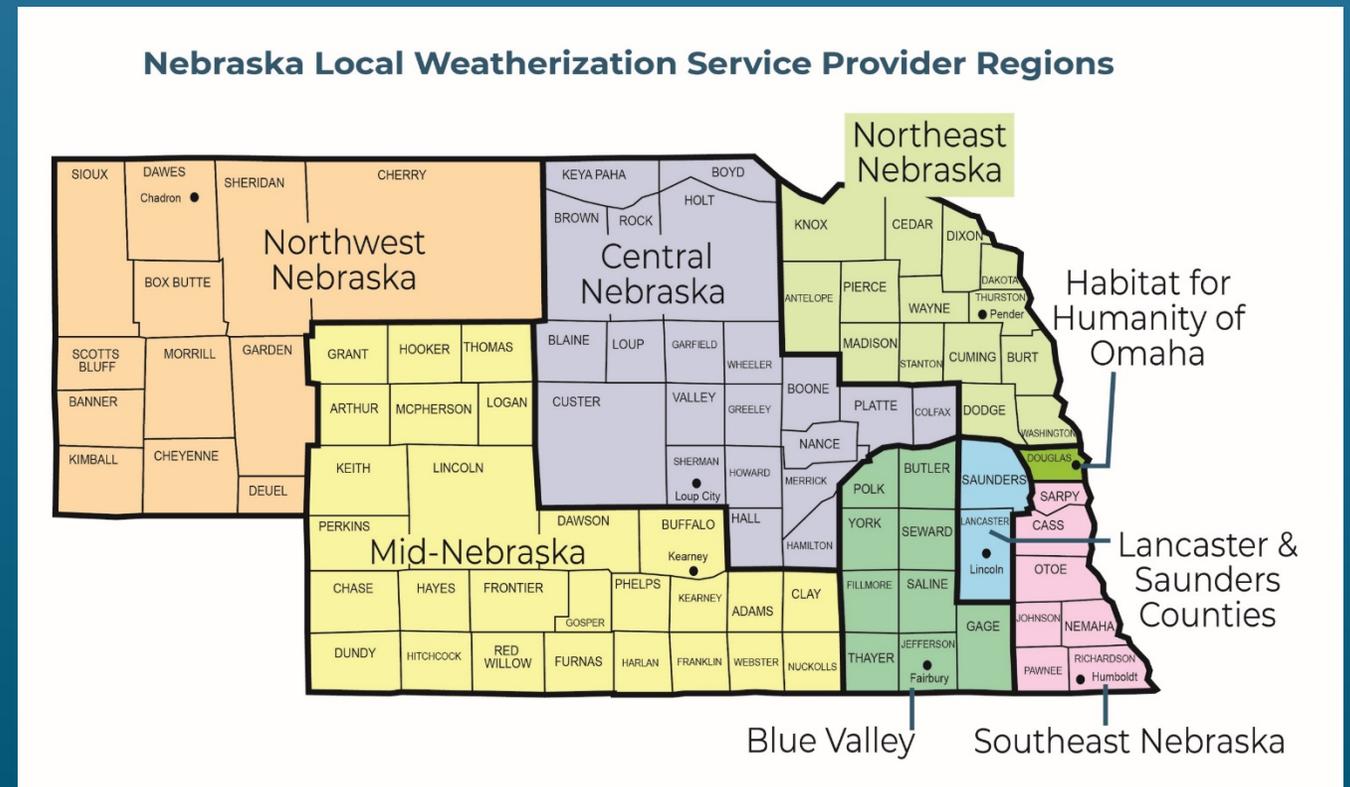


- To receive free weatherization services applicant's income must fall below 200% of the federal poverty level. www.neo.ne.gov/wx/wxindex.htm
- The Weatherization Program is waiving restrictions to homes damaged due to flooding that have previously been weatherized.
- Emergency repair and replacement of heating and cooling systems.

Weatherization Assistance for Low Income Households

Flood Assistance

Eight regions across Nebraska provide free weatherization services through Local Service Providers. These Regional Service Providers are responsible for establishing eligibility, performing an energy audit on the residence and scheduling the weatherization work.



Loan Assistance with Local Banks for Nonpoint Source Projects

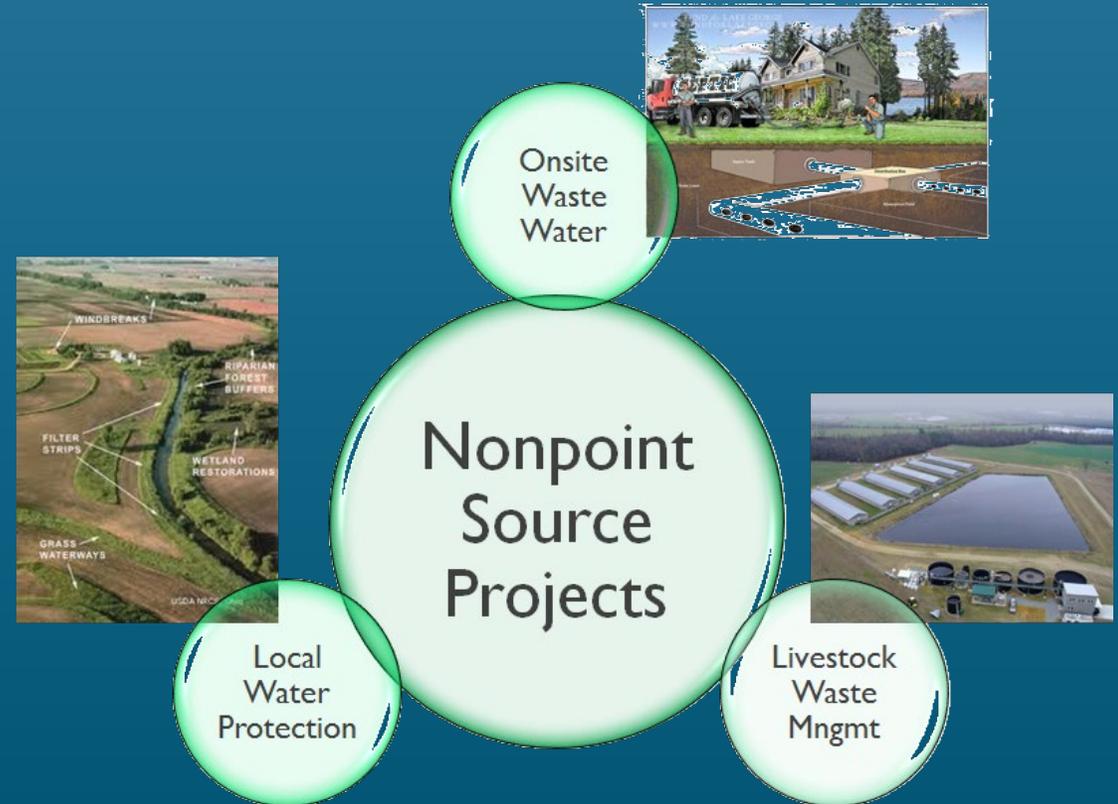
Linked Deposit Program

- The Clean Water State Revolving Fund has a new program called the Linked Deposit Program (LDP).
- The LDP partners with local banks to promote low-interest loans for:
 - Onsite Septic System repair/replacements;
 - Waste management for non-permitted livestock facilities; and
 - Local water protection (i.e. contour buffer strips, field borders/windbreaks, filter strips, grassed waterways, and more).
- Banks select and provide loans to projects and the CWSRF places a set amount of funding into a deposit account to offset and lower interest rate for loans made to borrowers.

Loan Assistance with Local Banks for Nonpoint Source Projects

Linked Deposit Program

- For more information, please contact:
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